

SECURITIES AND EXCHANGE COMMISSION

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PROSPER MARKETPLACE INC

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Prosper Marketplace, Inc.
Borrower Payment Dependent Notes

This Listing Report supplements the prospectus dated Jan 09, 2013 and provides information about each loan request (referred to as a "listing") and series of Borrower Payment Dependent Notes (the "Notes") we are currently offering. Prospective investors should read this Listing Report supplement together with the prospectus dated Jan 09, 2013 to understand the terms and conditions of the Notes and how they are offered, as well as the risks of investing in Notes.

The following series of Notes are currently being offered:

Borrower Payment Dependent Notes Series 691583

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,400.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,400	Estimated loss*:	4.99%		
Term:	36 months				
Lender yield:	14.09%	Borrower rate/APR:	15.09% / 18.73%	Monthly payment:	\$83.30
Lender servicing fee:	1.00%	Effective Yield*:	13.37%		
		Estimated return*:	8.38%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Jan-2000	Debt/Income ratio:	29%
Credit score:	780-799 (Dec-2012)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 5	Length of status:	5y 10m
Amount delinquent:	\$0	Total credit lines:	26	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,971	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	35%		
		Homeownership:	Yes		
Screen name:	treasure-spinner330	Borrower's state:	Colorado	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history		
Active / total loans:	1 / 1	On-time:	9 (100%)	780-799 (Latest)
Principal borrowed:	\$2,000.00	< 31 days late:	0 (0%)	
Principal balance:	\$435.39	31+ days late:	0 (0%)	820-839 (Mar-2012)
Total payments billed:	9			

Description

DEBT CONSOLIDATION

Purpose of loan:

Payoff my credit card for good and start fresh in 2013.

My financial situation:

I am a good candidate for this loan because I have been with the same company for 5 years, I work full time, I have a stable income, job security and I just got a raise. I'm seeking to save more money for an emergency fund while I pay off my credit card.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 694719

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$25,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$17,500	Estimated loss*:	3.74%		
Term:	36 months				

Lender yield: **11.49%** Borrower rate/APR: **12.49% / 15.32%** Monthly payment: **\$836.22**

Lender servicing fee: **1.00%** Effective Yield*: **11.02%**
Estimated return*: **7.28%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Jul-1994	Debt/Income ratio:	20%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	17 / 15	Length of status:	1y 3m
Amount delinquent:	\$0	Total credit lines:	43	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$53,398	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	81%		
		Homeownership:	Yes		

Screen name: **fairness-revelry8** Borrower's state: **Pennsylvania** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to... pay off debt incurred during a job change and relocation.

My financial situation:

I am a good candidate for this loan because... I continue to pay the individual monthly bills on time but wish to reduce interest, not default on my credit. This will most likely be paid off early.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696331

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,750.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,750	Estimated loss*:	13.75%		
Term:	36 months				

Lender yield: **27.59%** Borrower rate/APR: **28.59% / 32.54%** Monthly payment: **\$114.63**

Lender servicing fee: **1.00%** Effective Yield*: **25.12%**
Estimated return*: **11.37%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Mar-1971	Debt/Income ratio:	21%
Credit score:	600-619 (Dec-2012)	Inquiries last 6m:	6	Employment status:	Other
Now delinquent:	27	Current / open credit lines:	6 / 6	Length of status:	3y 1m
Amount delinquent:	\$12,058	Total credit lines:	49	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,427	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	47	Bankcard utilization:	12%		
		Homeownership:	No		

Screen name: **pcimin00** Borrower's state: **NewJersey** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 3
Principal borrowed:	\$4,750.00
Principal balance:	\$1,099.24

Payment history

On-time:	66 (89%)
< 31 days late:	8 (11%)
31+ days late:	0 (0%)

Credit score history

600-619 (Latest)
600-619 (May-2011)

Total payments billed: 74

620-639 (Jul-2009)
600-619 (Apr-2008)
600-619 (Feb-2008)

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to improve my present home condition and pay off some debt

My financial situation:

I am a good candidate for this loan because, I am a very loyal customer of prosper, I have a history of on time payments and early payoff on high interest loans, which I have no problem with, if you as a lender are willing to fund my loan, I am more than glad to see you get a return on your investment, please don't judge me on old credit that I cannot fix at this time, judge me on my new time payments and my good credit history I have had since day 1 when my first loan was funded in 2008, I could spend all day telling you That I will have this loan paid off, every dime, but my history with prosper should already speak for itself, please help me fund this loan to help me with small debt and Home Improvement. Thank you for reading all this and thank you for all your time....

and on a side note, I recently had a loan cancelled because Of a document I did not email/fax in, I deeply apologize to all the investors and I will not let it happen again, Thank you.....

Monthly net income: \$2026.00

Monthly expenses: \$1100.00

Housing: \$0.00

Insurance: \$0.00

Car expenses: \$0.00

Utilities: \$included in monthly expenses

Phone, cable, internet: \$included in monthly expenses

Food, entertainment: \$included in monthly expenses

Clothing, household expenses: \$125.00

Credit cards and other loans: \$200.00

Other expenses: \$

50.00

I do not own a car, so there is no need 2 pay car insurance, some of the information on my borrowers profile is very old and at 1 time not accurate, but I can assure you, I will pay this loan on time, every month and send more If I can.....

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696683

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$8,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,600	Estimated loss*:	7.74%		
Term:	36 months				

Lender yield:	18.79%	Borrower rate/APR:	19.79% / 23.53%	Monthly payment:	\$296.45
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Lender servicing fee:	1.00%	Effective Yield*:	17.49%
		Estimated return*:	9.75%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Apr-1998	Debt/Income ratio:	30%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	22 / 21	Length of status:	6y 3m
Amount delinquent:	\$0	Total credit lines:	61	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$16,971	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	8	Bankcard utilization:	67%		
		Homeownership:	No		

Screen name:	a-bid-armada	Borrower's state:	Washington	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate credit card debt that is at a higher % rate. Last year, I had to help my family financially and now that things have settled, I would like to try and consolidate some of the debt that I incurred. I normally have excellent credit, but this last year was a challenge and I had to take on more debt than I would have liked.

My financial situation:

I am a good candidate for this loan because I have a stable full-time government job, I can afford the monthly payment and I don't default. I don't have a mortgage, rent, car payment or any type of

living expenses nor do I have any children. My credit is normally excellent and I've never missed a payment on any of my other loans or credit cards. My credit profile says that I've had delinquencies in the past, but that is a mistake on my student loans because a couple of years ago the lender did not receive notification that my loan was in deferment status because I was in graduate school. Dept of Ed and credit bureaus are working to remove these.

Monthly net income: \$5,000-gross is 86,000
 Monthly expenses: \$ 500
 Housing: \$0
 Insurance: \$0
 Car expenses: 0
 Utilities: \$0
 Phone, cable, internet: \$0
 Food, entertainment: \$400
 Clothing, household expenses: \$200
 Credit cards and other loans: \$2000
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697181

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	11.25%		
Term:	60 months				

Lender yield:	26.59%	Borrower rate/APR:	27.59% / 30.23%	Monthly payment:	\$308.89
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Lender servicing fee:	1.00%	Effective Yield*:	24.35%
		Estimated return*:	13.10%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Jul-1982	Debt/Income ratio:	37%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	21 / 20	Length of status:	1y 0m
Amount delinquent:	\$0	Total credit lines:	39	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$53,111	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	74%		
		Homeownership:	No		
Screen name:	cash-prairiel	Borrower's state:	Ohio	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:
 This loan will be used to...

My financial situation:
 I am a good candidate for this loan because...

Monthly net income: \$
 Monthly expenses: \$
 Housing: \$
 Insurance: \$
 Car expenses: \$
 Utilities: \$
 Phone, cable, internet: \$
 Food, entertainment: \$
 Clothing, household expenses: \$
 Credit cards and other loans: \$
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697265

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,500.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,350	Estimated loss*:	9.75%		
Term:	60 months				

Lender yield:	24.57%	Borrower rate/APR:	25.57% / 28.16%	Monthly payment:	\$311.71
Lender servicing fee:	1.00%	Effective Yield*:	22.63%		
		Estimated return*:	12.88%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Mar-1994	Debt/Income ratio:	14%
Credit score:	660-679 (Dec-2012)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	16 / 16	Length of status:	1y 7m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$9,580	Stated income:	\$100,000+
Delinquencies in last 7y:	18	Bankcard utilization:	63%		
		Homeownership:	Yes		

Screen name:	gain-zone5	Borrower's state:	Florida	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$4,000.00
Principal balance:	\$3,233.63
Total payments billed:	10

Payment history

On-time:	10 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

660-679 (Latest)
700-719 (Feb-2012)
700-719 (Aug-2011)

Description

HOME IMPROVEMENT

Purpose of loan: Home Improvement and pay off current Prosper Loan
This loan will be used to...improve interior of home and pay off current Prosper Loan balance of \$3,300+

My financial situation:
I am a good candidate for this loan because...I have steady employment

Monthly net income: \$11,256
Monthly expenses: \$7,000
Housing: \$1,840.00
Insurance: \$382.00
Car expenses: 200.00
Utilities: \$300.00
Phone, cable, internet: \$130.00
Food, entertainment: \$300.00
Clothing, household expenses: 500.00
Credit cards and other loans: \$700.00
Other expenses: \$2700.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697331

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$3,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	9.25%		
Term:	36 months				

Lender yield:	20.99%	Borrower rate/APR:	21.99% / 25.78%	Monthly payment:	\$114.56
Lender servicing fee:	1.00%	Effective Yield*:	19.37%		
		Estimated return*:	10.12%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same

characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Sep-1995	Debt/Income ratio:	32%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	4y 9m
Amount delinquent:	\$0	Total credit lines:	29	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,654	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	52	Bankcard utilization:	76%		
		Homeownership:	No		
Screen name:	fulfilling-wampum3	Borrower's state:	Arkansas	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$2,000.00
Principal balance:	\$1,609.32
Total payments billed:	9

Payment history

On-time:	9 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

660-679 (Latest)
640-659 (Mar-2012)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off credit card bills and health bills.

My financial situation:

I am a good candidate for this loan because I am a hard worker and I now have two jobs.

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697497

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$22,500.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$15,750	Estimated loss*:	3.74%		
Term:	60 months				

Lender yield:	14.64%	Borrower rate/APR:	15.64% / 17.98%	Monthly payment:	\$542.86
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Lender servicing fee:	1.00%	Effective Yield*:	14.06%
		Estimated return*:	10.32%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Jan-1984	Debt/Income ratio:	13%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 11	Length of status:	4y 3m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$44,837	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	53%		

Homeownership: **No**

Screen name: **unassailable-vigilance659** Borrower's state: **NewYork** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off my debt that my ex wife racked up before we got divorced.

My financial situation:

I am a good candidate for this loan because I have a great job and pay my bills on time.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697707

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$19,000.00	Prosper Rating:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$13,300	Estimated loss*:	1.99%		
Term:	36 months				

Lender yield:	7.64%	Borrower rate/APR:	8.64% / 9.99%	Monthly payment:	\$601.02
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Lender servicing fee:	1.00%	Effective Yield*:	7.46%
		Estimated return*:	5.47%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	10	First credit line:	Sep-1996	Debt/Income ratio:	19%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	7y 3m
Amount delinquent:	\$0	Total credit lines:	22	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$43,985	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	60%		
		Homeownership:	Yes		

Screen name: **unrivaled-liberty** Borrower's state: **NewYork** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 2
Principal borrowed:	\$11,000.00
Principal balance:	\$5,556.28

Payment history

On-time:	43 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

760-779 (Latest)
860-879 (Apr-2012)
840-859 (Oct-2010)
840-859 (Jul-2010)
820-839 (Sep-2009)

Total payments billed: **43**

Description

BUSINESS

Purpose of loan:

This loan will be used to expand my consulting business that is growing. We grew by 28% last year (2012) and have several new customers lined up this year. This is a great loan for you to investing in. I treat my credit score as one of my best, biggest assets and value the fact you will be investing in me. My credit history is the best guage you can use to determine if you want to invest. I fully understand the proper use of Cash Flow and debit management. Look forward to having your confidence in me and helping to support my business.

My financial situation:

Is very good and this loan does not affect my personal finances and I am confident that you will get consistent payments returned to you on time. I use my credit wisely and use debit to grow money not spend or create risk for people that have chosen in invest in me and my business.

Lets Prosper together.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697713

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,500.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,500	Estimated loss*:	10.75%		
Term:	36 months				

Lender yield:	23.19%	Borrower rate/APR:	24.19% / 28.03%	Monthly payment:	\$98.33
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Lender servicing fee:	1.00%	Effective Yield*:	21.26%
		Estimated return*:	10.51%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jun-1990	Debt/Income ratio:	44%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	19 / 13	Length of status:	9y 1m
Amount delinquent:	\$0	Total credit lines:	47	Occupation:	Other
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$11,349	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	1	Bankcard utilization:	94%		
		Homeownership:	Yes		

Screen name:	listing-conservationist3	Borrower's state:	WestVirginia	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

MEDICAL/DENTAL

Purpose of loan:
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$ 4000
Monthly expenses: \$ 200
Housing: \$ 740
Insurance: \$ 35
Car expenses: \$ 367
Utilities: \$ 110
Phone, cable, internet: \$ 130
Food, entertainment: \$ 300
Clothing, household expenses: \$ 40
Credit cards and other loans: \$ 215
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697779

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	8.99%		
Term:	60 months				

Lender yield:	23.48%	Borrower rate/APR:	24.48% / 27.04%	Monthly payment:	\$116.19
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Lender servicing fee:	1.00%	Effective Yield*:	21.71%
		Estimated return*:	12.72%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Oct-2002	Debt/Income ratio:	18%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed

Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	2y 7m
Amount delinquent:	\$0	Total credit lines:	27	Occupation:	Construction
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,438	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	8	Bankcard utilization:	89%		
		Homeownership:	No		

Screen name:	diverse-power114	Borrower's state:	Minnesota	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	0 / 1
Principal borrowed:	\$2,000.00
Principal balance:	\$0.00
Total payments billed:	1

Payment history

On-time:	1 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

640-659 (Latest)
640-659 (Nov-2012)

Description

DEBT CONSOLIDATION

Purpose of loan: debt consolidation

This loan will be used to...payoff credit cards payoff medical bills

My financial situation: Is very good

I am a good candidate for this loan because...I have the income to support the payment

Monthly net income: \$2800

Monthly expenses: \$750

Housing: \$

Insurance: \$150

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$600

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697791

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$11,464.68	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,025.28	Estimated loss*:	11.75%		
Term:	36 months				

Lender yield:	24.66%	Borrower rate/APR:	25.66% / 29.54%	Monthly payment:	\$459.85
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Lender servicing fee:	1.00%	Effective Yield*:	22.54%
		Estimated return*:	10.79%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Nov-2003	Debt/Income ratio:	22%
Credit score:	620-639 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 4	Length of status:	1y 8m
Amount delinquent:	\$0	Total credit lines:	8	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,493	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	1	Bankcard utilization:	15%		
		Homeownership:	No		

Screen name:	respectful-platinum5	Borrower's state:	SouthCarolina	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans: **1 / 1**
 Principal borrowed: **\$15,000.00**
 Principal balance: **\$13,535.32**
 Total payments billed: **9**

Payment history

On-time: **9 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

620-639 (Latest)
 680-699 (Mar-2012)

Description

DEBT CONSOLIDATION

Purpose of loan: Debt Consolidation
 This loan will be used to consolidate all credit cards and loans into one easy monthly payment.

My financial situation: Strong
 I am a good candidate for this loan because I have very minimal expenses at the moment.

Monthly net income: \$5500
 Monthly expenses: \$1300

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697827

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount: **\$4,000.00** Prosper Rating: **C** Listing Duration: **14 days**
 Minimum Amount to Fund: **\$2,800** Estimated loss*: **6.24%**
 Term: **36 months**

Lender yield: **16.34%** Borrower rate/APR: **17.34% / 21.03%** Monthly payment: **\$143.29**

Lender servicing fee: **1.00%** Effective Yield*: **15.36%**
 Estimated return*: **9.12%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10): 5	First credit line: Nov-1997	Debt/Income ratio: Self-employed (DTI Not Calculated)
Credit score: 760-779 (Jan-2013)	Inquiries last 6m: 0	Employment status: Self-employed
Now delinquent: 1	Current / open credit lines: 5 / 5	Length of status: 15y 2m
Amount delinquent: \$4,686	Total credit lines: 27	Occupation: Truck Driver
Public records last 12m / 10y: 0 / 0	Revolving credit balance: \$457	Stated income: \$50,000-\$74,999
Delinquencies in last 7y: 12	Bankcard utilization: 19%	
	Homeownership: Yes	
Screen name: catalyst539	Borrower's state: Ohio	Borrower's group: N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

MEDICAL/DENTAL

Purpose of loan:
 This loan will be used to...

My financial situation:
 I am a good candidate for this loan because...

Monthly net income: \$
 Monthly expenses: \$
 Housing: \$
 Insurance: \$
 Car expenses: \$
 Utilities: \$
 Phone, cable, internet: \$
 Food, entertainment: \$
 Clothing, household expenses: \$
 Credit cards and other loans: \$
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697851

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$9,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	5.74%		
Term:	60 months				

Lender yield:	18.82%	Borrower rate/APR:	19.82% / 22.26%	Monthly payment:	\$237.54
Lender servicing fee:	1.00%	Effective Yield*:	17.77%		
		Estimated return*:	12.03%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Aug-1994	Debt/Income ratio:	26%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 9	Length of status:	6y 3m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Skilled Labor
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,432	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	13%		
		Homeownership:	No		
Screen name:	p2p-stronghold8	Borrower's state:	Florida	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity**Loan history**

Active / total loans:	0 / 1
Principal borrowed:	\$3,000.00
Principal balance:	\$0.00
Total payments billed:	2

Payment history

On-time:	1 (50%)
< 31 days late:	1 (50%)
31+ days late:	0 (0%)

Credit score history

720-739 (Latest)
720-739 (Oct-2012)

Description**LARGE PURCHASES**

Purpose of loan:
This loan will be used to...get a second car

My financial situation:
I am a good candidate for this loan because...i have already paid off one loan, i am a hard worker and will have no problem paying this one off

Monthly net income: \$1900
Monthly expenses \$1010
Housing: \$600
Insurance: \$
Car expenses: \$40
Utilities: \$120
Phone, cable, internet: \$150
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$100
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697863

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,500.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,500	Estimated loss*:	4.74%		
Term:	60 months				

Lender yield:	16.97%	Borrower rate/APR:	17.97% / 20.37%	Monthly payment:	\$63.44
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Lender servicing fee: **1.00%** Effective Yield*: **16.15%**
Estimated return*: **11.41%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Feb-1997	Debt/Income ratio:	17%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	2y 4m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$497	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	8	Bankcard utilization:	55%		
		Homeownership:	No		

Screen name:	Sfalcon121	Borrower's state:	Ohio	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$15,000.00
Principal balance:	\$13,211.94
Total payments billed:	9

Payment history

On-time:	9 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

660-679 (Latest)
660-679 (Apr-2012)

Description

BUSINESS

Purpose of loan:
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$
Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697929

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$3,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	4.99%		
Term:	36 months				

Lender yield:	14.09%	Borrower rate/APR:	15.09% / 18.73%	Monthly payment:	\$104.13
Lender servicing fee:	1.00%	Effective Yield*:	13.37%		
		Estimated return*:	8.38%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Nov-1994	Debt/Income ratio:	22%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	2y 5m

Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Professional
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$20,195	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	39%		
		Homeownership:	No		

Screen name:	a-luminous-return	Borrower's state:	California	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:
Pay off a high interest credit card.

My financial situation:

I am an excellent financial risk. I have never made a late payment.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697965

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$15,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	9.75%		
Term:	36 months				

Lender yield:	21.72%	Borrower rate/APR:	22.72% / 26.53%	Monthly payment:	\$578.46
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Lender servicing fee:	1.00%	Effective Yield*:	20.00%
		Estimated return*:	10.25%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	May-2001	Debt/Income ratio:	25%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	5 / 5	Length of status:	5y 0m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Other
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$474	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	2	Bankcard utilization:	47%		
		Homeownership:	No		

Screen name:	gain-pillow2	Borrower's state:	California	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

SPARROW BAR AND KITCHEN

www.sparrowbarandkitchen.com

The business plan outlines the launch of a moderately upscale restaurant and bar. The venture requires \$385,000 in start up funding. Start up funds will be utilized to pay all general and administrative costs for the first six months of operations.

Positioned in a high traffic neighborhood in San Francisco, the Haight-Ashbury we strive to create an experience with interesting fresh meals and great drinks with an average ticket total per person being \$15 - 30 per person. The business caters to a constant flow of both transient and residential traffic. Based on statistics from the National Restaurant Association the restaurant and bar is expected to see an annual increase in sales of 10% annually.

As the owners we recognize the necessity for capital planning and have included detailed financial forecasting in the business plan, including projections for the venture's 6-month cash flow requirements. With the initial start up capitol of \$385,000 the restaurant is forecasting \$1,018,400 in gross sales in the first year of operations, increasing to \$1,120,240 in the second year and \$1,232,264 in the third year.

We project a net cash flow of \$800,736 in the first year and increasing to \$880,736 in the second year and \$968,816 in the third year

Our objective is to secure start-up financing for establishing the long-term.

To succeed over the long-term and generate revenue appropriate for turning a net profit and servicing a conventional loan obligation we have established the following goals

Maintaining a Gross Margin of 70%

Maintain a Net Profit from Sales of 10% annually
 Maintain a Cost of Goods of less than 30% for food and 20% for beverages
 Maintain a Cost of Labor of less than 30% of revenue
 Maintain a Sales and Marketing budget of 1.9%

Total Start Up Costs
 (build-out and major kitchen equipment funded by landlord)

Equipment/licensing etc - \$56,114
 Bathroom remodel \$4,000
 Food and Beverages Inventory \$25,500
 6-months of Payroll (including payroll taxes) \$189,132
 Cash buffer/Contingency \$22,254
 6 months rent plus deposit 88,000

Total / Target Investment 385,000

Our Vision

To create a meeting place that celebrates and substantiates some of life's most precious gifts: community, laughter, and the fruits of the earth. We have been inspired by our travels around the world, meeting amazing people from different cultures and being introduced to new cultural practices of leisure.

We acknowledge the integrity in using locally produced commodities and support local farms, breweries and wineries in combination with beer, wine and food from around the globe. Food that combines comfort and health, made with local organic produce as much as possible. Meat and fish will always come from sustainably responsible, humanely raised sources. We love good art and good music, life wouldn't be livable without it and of course it will be a big part of Sparrow Bar and Kitchen.

?Haight? Cuisine

Haight-Ashbury is a community with firm roots in Rock and Roll. The local residents feel it and so do the many tourists who flock to this neighborhood throughout the year. This Rock and Roll resonance has helped to shape a community unlike any other in San Francisco. This community is the sum of its parts and at Sparrow Bar and Kitchen we believe that this unique vibrancy is reflected in the vision of our menu.

Haight Cuisine is modern American cuisine that celebrates the social values, cultural diversity and wild history of the Haight-Ashbury; food that is comforting yet intelligent in substance. Without a self-righteous approach, simply making food that is good for you, taste incredible. The menu is accompanied by an abundance of local craft and seasonal beers all of which will play a distinct

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698083

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$17,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$11,900	Estimated loss*:	3.49%		
Term:	60 months				
Lender yield:	13.99%	Borrower rate/APR:	14.99% / 17.32%	Monthly payment:	\$404.34
Lender servicing fee:	1.00%	Effective Yield*:	13.46%		
		Estimated return*:	9.97%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-1973	Debt/Income ratio:	1%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	14 / 13	Length of status:	17y 8m
Amount delinquent:	\$636	Total credit lines:	30	Occupation:	Retail Management
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,688	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	45%		
		Homeownership:	Yes		
Screen name:	admirable-velocity6	Borrower's state:	Ohio	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:
 This loan will be used to...

My financial situation:
 I am a good candidate for this loan because...

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698221

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$15,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	10.25%		
Term:	36 months				

Lender yield:	22.46%	Borrower rate/APR:	23.46% / 27.29%	Monthly payment:	\$584.25
Lender servicing fee:	1.00%	Effective Yield*:	20.64%		
		Estimated return*:	10.39%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Apr-1987	Debt/Income ratio:	28%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	27 / 27	Length of status:	25y 11m
Amount delinquent:	\$0	Total credit lines:	33	Occupation:	Medical Technician
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$33,749	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	49%		
		Homeownership:	No		
Screen name:	dedication-promiser268	Borrower's state:	Georgia	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...debt payoff

My financial situation:

I am a good candidate for this loan because...pay bills on time and work is stable

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 693434

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$24,500.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$24,500	Estimated loss*:	3.99%		
Term:	60 months				

Lender yield:	15.28%	Borrower rate/APR:	16.28% / 18.64%	Monthly payment:	\$599.44
Lender servicing fee:	1.00%	Effective Yield*:	14.64%		
		Estimated return*:	10.65%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Nov-1999	Debt/Income ratio:	27%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	9y 1m
Amount delinquent:	\$0	Total credit lines:	34	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$34,921	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	87%		
		Homeownership:	Yes		

Screen name:	diedebtdie	Borrower's state:	Missouri	Borrower's group:	440+ Supporting Lenders. Get FUNDED @ LOWER % than ANY group
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	0 / 3
Principal borrowed:	\$10,500.00
Principal balance:	\$0.02
Total payments billed:	27

Payment history

On-time:	25 (93%)
< 31 days late:	1 (4%)
31+ days late:	1 (4%)

Credit score history

700-719 (Latest)
700-719 (Nov-2010)
640-659 (Dec-2009)
620-639 (Sep-2006)

Description

3 COMPLETED PROSPER LOANS

Hello,

The purpose of this loan is to consolidate my high interest credit cards. As you will see in my profile, I have successfully completed 3 Prosper loans.

My profile says I had a late payment once but that isn't true, Prosper double billed my bank account on my first loan (they were new back then) then put both payments back, took there payment out the next day and marked by account 1 day late! It's ok though, I've forgiven them.

You will see on my credit report that I have 0 delinquencies and 0 marks on my credit. I work in the financial services industry, bad credit could actually cost me my job, so I do not and will not have it.

Why do I owe so much? Divorce and a really expensive attorney in 2009. I walked away with \$54,000 in debt. After spinning my wheels for those first few years I have gained a lot of traction. I have \$34,000 left and it is all credit card debt, \$24,000 is at over 20%, \$10,000 is at about 9%. Borrowing the \$24,000 from the Prosper community will put about \$250/month back in my budget increasing my debt service payment (debt snowball payment) by \$250. That will allow me to pay off the \$10,000 faster (this year hopefully) and then get to work on the \$24,000 I would like to borrow from the community.

I have a strong financial situation. I've worked for my employer over 9 years. My income is a little over \$76,000. I receive close to another 10k/yr (gross) in bonuses that aren't reflected in my salary number and I am a limited partner in my firm which kicks out a few bucks here and there, about \$1200 last year.

I own my home. Well the bank owns it but its all mine in 22 years! I do not have a car payment and won't for at least 2 more years. My bills are a \$1200 mortgage, utilities, gas, groceries, and this debt service.

Thanks for reading all of this! I take my finances very seriously and I will treat your finances very seriously. I've never missed a payment, I've borrowed from prosper 3 times before this, and for the last 4 years my credit score has only gone up and my total debt down.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 693560

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,500.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,550	Estimated loss*:	6.24%		
Term:	36 months				

Lender yield:	16.34%	Borrower rate/APR:	17.34% / 21.03%	Monthly payment:	\$232.84
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Lender servicing fee:	1.00%	Effective Yield*:	15.36%
		Estimated return*:	9.12%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jan-1994	Debt/Income ratio:	17%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	3y 4m
Amount delinquent:	\$0	Total credit lines:	22	Occupation:	Other

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,668	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	7	Bankcard utilization:	20%		
		Homeownership:	Yes		

Screen name:	interest-wheel9	Borrower's state:	Texas	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...update my bathroom.

My financial situation:

I am a good candidate for this loan because...I am mature and responsible.

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696202

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	9.25%		
Term:	36 months				

Lender yield:	20.99%	Borrower rate/APR:	21.99% / 25.78%	Monthly payment:	\$381.85
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Lender servicing fee:	1.00%	Effective Yield*:	19.37%
		Estimated return*:	10.12%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Oct-1990	Debt/Income ratio:	43%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 14	Length of status:	12y 5m
Amount delinquent:	\$0	Total credit lines:	41	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$44,807	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	76%		
		Homeownership:	No		
Screen name:	useful-velocity677	Borrower's state:	Connecticut	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

I am a good candidate for this loan because...

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$
 Car expenses: \$
 Utilities: \$
 Phone, cable, internet: \$
 Food, entertainment: \$
 Clothing, household expenses: \$
 Credit cards and other loans: \$
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696722

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	3.74%		
Term:	60 months				

Lender yield:	14.64%	Borrower rate/APR:	15.64% / 17.98%	Monthly payment:	\$241.27
Lender servicing fee:	1.00%	Effective Yield*:	14.06%		
		Estimated return*:	10.32%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Jun-2000	Debt/Income ratio:	30%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 13	Length of status:	5y 4m
Amount delinquent:	\$0	Total credit lines:	18	Occupation:	Other
Public records last 12m / 10y:	0/ 3	Revolving credit balance:	\$1,085	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	7%		
		Homeownership:	No		
Screen name:	coin-recorder029	Borrower's state:	Massachusetts	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans: **0 / 1**
 Principal borrowed: **\$4,000.00**
 Principal balance: **\$0.00**
 Total payments billed: **3**

Payment history

On-time: **3 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

720-739 (Latest)
 660-679 (Sep-2012)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...all my card have a great payment history for 8 years . all my cards in the last couple of years have become high interest . any help is greatly appreciated .. thank you

rent is 400 split between two people so my end is \$200

food \$280

utilities 160 gas/electric

car insurance is 120

phone is 90

transport gas 140

water bill is twice a year 110 due jan/sept.

i do have a 401k loan 150 but it would also be paid off with this loan

this loan would pay off everything ... please email me any question !!!! im glad to answer anything.....

My financial situation: first citizens credit union

I am a good candidate for this loan because...i try to send two to three times what the min payment is so i send out about \$700 to \$800 a month...

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696890

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,000	Estimated loss*:	13.25%		
Term:	36 months				

Lender yield:	26.86%	Borrower rate/APR:	27.86% / 31.79%	Monthly payment:	\$165.15
Lender servicing fee:	1.00%	Effective Yield*:	24.47%		
		Estimated return*:	11.22%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Dec-2003	Debt/Income ratio:	21%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	8y 9m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Executive
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$10,634	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	96%		
		Homeownership:	No		
Screen name:	new-commitment-oak	Borrower's state:	NorthCarolina	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

OTHER

Purpose of loan: Legal
This loan will be used to...legal fees

My financial situation: good not behind on any payments to other lenders
I am a good candidate for this loan because...

Monthly net income: \$ 6000
Monthly expenses: \$
Housing: \$2000
Insurance: \$75
Car expenses: \$400
Utilities: \$300
Phone, cable, internet: \$100
Food, entertainment: \$150
Clothing, household expenses: \$100
Credit cards and other loans: \$250
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697010

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	11.25%		
Term:	60 months				

Lender yield:	26.59%	Borrower rate/APR:	27.59% / 30.23%	Monthly payment:	\$185.33
Lender servicing fee:	1.00%	Effective Yield*:	24.35%		
		Estimated return*:	13.10%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Jan-1998	Debt/Income ratio:	41%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	17y 4m
Amount delinquent:	\$0	Total credit lines:	16	Occupation:	Other

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$10,444	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	92%		
		Homeownership:	Yes		

Screen name:	responsibility-lightning	Borrower's state:	Michigan	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$2,000.00
Principal balance:	\$380.08
Total payments billed:	31

Payment history

On-time:	31 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

640-659 (Latest)
640-659 (May-2010)
640-659 (Apr-2010)

Description

HOME IMPROVEMENT - ROOM FOR KIDS

Purpose of loan: We will be converting a portion of our home into a bedroom and a bathroom.

This loan will be used to...We are foster parents and have 3 foster children and a son. In order to keep the foster children that we have had for 6 months, we need to have an extra bedroom in our home as the youngest is now too old to be in our room in a crib. In order to be considered to adopt them we need this extra bedroom. If we are unable to add this room, they will be placed elsewhere. We don't want to lose them!!

My financial situation: I work full-time and have for the past 20 yrs.

I am a good candidate for this loan because...I am stable and have been employed with the same company for almost 18 years. I have owned my current home for the past 11 yrs. I have NEVER been late on a payment.

Monthly net income: \$3400
 Monthly expenses: \$2582 (Includes all expenses listed below.)
 Housing: \$640
 Insurance: \$132
 Car expenses: \$270
 Utilities: \$150
 Phone, cable, internet: \$120
 Food, entertainment: \$450
 Clothing, household expenses: \$200
 Credit cards and other loans: \$520
 Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697034

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$25,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$17,500	Estimated loss*:	5.99%		
Term:	60 months				

Lender yield:	19.24%	Borrower rate/APR:	20.24% / 22.69%	Monthly payment:	\$665.69
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Lender servicing fee:	1.00%	Effective Yield*:	18.13%
		Estimated return*:	12.14%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Apr-1983	Debt/Income ratio:	27%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 9	Length of status:	5y 3m
Amount delinquent:	\$0	Total credit lines:	27	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$17,049	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	67%		
		Homeownership:	No		
Screen name:	unafraid-capital129	Borrower's state:	Pennsylvania	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:
pay credit cards

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$
Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697082

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	12.75%		
Term:	36 months				

Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$163.56
Lender servicing fee:	1.00%	Effective Yield*:	23.82%		
		Estimated return*:	11.07%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Aug-1985	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	8 / 4	Length of status:	1y 5m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,124	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	95%		
		Homeownership:	No		
Screen name:	focused-marketplace8	Borrower's state:	Pennsylvania	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

BUSINESS

Purpose of loan:

This loan will be used to cover expenses while starting business with Market America. I will be selling financial software and websites which have a retail profit margin from \$700-\$1000. I will also be making commissions. I will continue to practice real estate for 30 hours a week.

My financial situation:

I am a good candidate for this loan because because I am continuing my previous income from real estate and have a mentor who has earned over 1 million in commission teaching me the proper way to build the Market America business

Monthly net income: \$
Monthly expenses: \$2000
Housing: \$0
Insurance: \$included
Car expenses: \$100
Utilities: \$included
Phone, cable, internet: \$included
Food, entertainment: \$
Clothing, household expenses: \$ have in stock for next 3 months

Credit cards and other loans: \$ included
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697106

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$9,500.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,650	Estimated loss*:	6.74%		
Term:	36 months				

Lender yield:	17.24%	Borrower rate/APR:	18.24% / 21.95%	Monthly payment:	\$344.59
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Lender servicing fee:	1.00%	Effective Yield*:	16.15%
		Estimated return*:	9.41%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Dec-1999	Debt/Income ratio:	25%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	36 / 12	Length of status:	5y 5m
Amount delinquent:	\$0	Total credit lines:	64	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$4,151	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	4	Bankcard utilization:	27%		
		Homeownership:	Yes		
Screen name:	jminor	Borrower's state:	Washington	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history
Active / total loans:	On-time:	680-699 (Latest)
Principal borrowed:	< 31 days late:	600-619 (Aug-2011)
Principal balance:	31+ days late:	700-719 (Nov-2009)
		680-699 (Sep-2007)
		640-659 (May-2007)
Total payments billed:		

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate debt totaling \$9500. The current monthly payment on this debt totals around \$750 per month. The consolidation would cut this in half.

My financial situation:

Over the last 6 months I have been aggressively ?attacking? my debt and have made great progress. I took a second job for the sole reason of paying things down. I have paid off a number of loans and credit cards, and was able to build up a savings of three months salary. I don't want to touch my savings and I am ready to go back down to one job.

Monthly net income: \$ 4867

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697132

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	8.74%		
Term:	60 months				

Lender yield:	23.15%	Borrower rate/APR:	24.15% / 26.70%	Monthly payment:	\$288.55
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Lender servicing fee: **1.00%** Effective Yield*: **21.43%**
 Estimated return*: **12.69%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Nov-2005	Debt/Income ratio:	22%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	4y 4m
Amount delinquent:	\$0	Total credit lines:	13	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$10,309	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	64%		
		Homeownership:	No		
Screen name:	missj817	Borrower's state:	Nevada	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay down credit card debt

My financial situation:

I am a good candidate for this loan because I am always on time with payments and most often pay more than the minimum payment required.

Monthly net income: \$2,200

Monthly expenses: \$1,300

Housing: \$762

Insurance: \$90

Car expenses: \$0

Utilities: \$80

Phone, cable, internet: \$161

Food, entertainment: \$250

Clothing, household expenses: \$200

Credit cards and other loans: \$600

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697244

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	6.24%		
Term:	12 months				

Lender yield:	12.23%	Borrower rate/APR:	13.23% / 20.98%	Monthly payment:	\$357.70
Lender servicing fee:	1.00%	Effective Yield*:	11.48%		
		Estimated return*:	5.24%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Oct-1990	Debt/Income ratio:	47%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	15 / 14	Length of status:	23y 6m
Amount delinquent:	\$0	Total credit lines:	50	Occupation:	Clergy
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$44,314	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	64%		
		Homeownership:	Yes		
Screen name:	loan-gusto2	Borrower's state:	NorthCarolina	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan: Debt Consolidation

This loan will be used to...Pay off Bank of America and Taxes

My financial situation:

I am a good candidate for this loan because...I pay back loans that I receive

Monthly net income: \$8,000

Monthly expenses: \$6800

Housing: \$800

Insurance: \$200

Car expenses: \$500

Utilities: \$200

Phone, cable, internet: \$100

Food, entertainment: \$150

Clothing, household expenses: \$150

Credit cards and other loans: \$3000

Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697292

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	4.24%		
Term:	36 months				

Lender yield:	12.59%	Borrower rate/APR:	13.59% / 17.19%	Monthly payment:	\$339.79
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Lender servicing fee:	1.00%	Effective Yield*:	12.02%
		Estimated return*:	7.78%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Jul-1998	Debt/Income ratio:	Not calculated
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	18y 8m
Amount delinquent:	\$0	Total credit lines:	32	Occupation:	Retail Management
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$21,018	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	94%		
		Homeownership:	Yes		
Screen name:	cfinna8	Borrower's state:	Massachusetts	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 5
Principal borrowed:	\$31,401.00
Principal balance:	\$3,949.73

Total payments billed: **83**

Payment history

On-time:	83 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

720-739 (Latest)
740-759 (Jun-2012)
700-719 (Oct-2011)
720-739 (Nov-2010)
760-779 (Jul-2010)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...Refinance current prosper loan and consolidate remaining debt

My financial situation:

I am a good candidate for this loan because...

Monthly net income: \$
 Monthly expenses: \$
 Housing: \$
 Insurance: \$
 Car expenses: \$
 Utilities: \$
 Phone, cable, internet: \$
 Food, entertainment: \$
 Clothing, household expenses: \$
 Credit cards and other loans: \$
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697366

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$15,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	4.99%		
Term:	60 months				

Lender yield:	17.47%	Borrower rate/APR:	18.47% / 20.88%	Monthly payment:	\$384.75
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Lender servicing fee:	1.00%	Effective Yield*:	16.59%
		Estimated return*:	11.60%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	May-1998	Debt/Income ratio:	44%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	1y 4m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$18,789	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	33%		
		Homeownership:	Yes		
Screen name:	first-class-rate590	Borrower's state:	Virginia	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan: Debt Consolidation
 This loan will be used to...pay off debt

My financial situation: good
 I am a good candidate for this loan because...I pay my bills on time

Monthly net income: \$2858.20
 Monthly expenses: \$
 Housing: \$1400.00
 Insurance: \$331.00
 Car expenses: \$
 Utilities: \$
 Phone, cable, internet: \$
 Food, entertainment: \$200.00
 Clothing, household expenses: \$
 Credit cards and other loans: \$368.00
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697728

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$9,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	6.74%		
Term:	60 months				

Lender yield:	20.53%	Borrower rate/APR:	21.53% / 24.02%	Monthly payment:	\$246.17
Lender servicing fee:	1.00%	Effective Yield*:	19.24%		
		Estimated return*:	12.50%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jan-1974	Debt/Income ratio:	19%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Other
Now delinquent:	1	Current / open credit lines:	6 / 6	Length of status:	7y 8m
Amount delinquent:	\$11,347	Total credit lines:	42	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$468	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	5	Bankcard utilization:	8%		
		Homeownership:	No		
Screen name:	fairness-demon3	Borrower's state:	Illinois	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...new roof and siding for rental property in Austin

My financial situation:

I am a good candidate for this loan because...My rental property, 4 bd 2 bath home is paid as of 2009 and has an estimated value of \$300,000

Monthly net income: \$6000 Monthly expenses: \$2375

Housing: \$1500

Insurance: \$0

Car expenses: \$125

Utilities: \$0

Phone, cable, internet: \$0

Food, entertainment: \$300

Clothing, household expenses: \$250

Credit cards and other loans: \$200

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697842

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	10.25%		
Term:	60 months				

Lender yield:	25.24%	Borrower rate/APR:	26.24% / 28.85%	Monthly payment:	\$300.83
Lender servicing fee:	1.00%	Effective Yield*:	23.20%		
		Estimated return*:	12.95%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Feb-1994	Debt/Income ratio:	31%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	16 / 14	Length of status:	12y 9m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$35,143	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	96%		
		Homeownership:	Yes		

Screen name: **newest-breathtaking-point** Borrower's state: **Mississippi** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan: debt consolidation

This loan will be used to...

pay off credit cards

My financial situation:

I am a good candidate for this loan because...

i have sufficient income to easily pay this loan.

the paid off credit cards will be more than the payment

Monthly net income: \$7000

Monthly expenses:

Housing: \$1000

Insurance: \$150

Car expenses: \$340

Utilities: \$200

Phone, cable, internet: \$150

Food, entertainment: \$400

Clothing, household expenses: \$

Credit cards and other loans: \$2500

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697930

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$14,500.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,150	Estimated loss*:	7.24%		
Term:	36 months				

Lender yield:	17.99%	Borrower rate/APR:	18.99% / 22.71%	Monthly payment:	\$531.44
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Lender servicing fee:	1.00%	Effective Yield*:	16.79%
		Estimated return*:	9.55%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Sep-2007	Debt/Income ratio:	32%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	10 / 9	Length of status:	4y 3m
Amount delinquent:	\$139	Total credit lines:	20	Occupation:	Nurse's Aide
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,663	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	24%		
		Homeownership:	No		

Screen name: **blue-favorite-generosity** Borrower's state: **Arkansas** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

CONSOLIDATE/BABY NURSERY

This loan is specifically to payoff credit card debt for me and my wife, pay my wifes medical bills that have piled up for our child we are expecting, and to buy all of the baby furniture/things for the nursery. Having one monthly payment will help us out tremendously and allow us to payit out without such high interest rate on credit card. It will help up start out with our new baby on a positive note.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698008

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	5.74%		
Term:	12 months				

Lender yield:	11.46%	Borrower rate/APR:	12.46% / 18.19%	Monthly payment:	\$178.13
Lender servicing fee:	1.00%	Effective Yield*:	10.80%		
		Estimated return*:	5.06%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Apr-2006	Debt/Income ratio:	12%
Credit score:	800-819 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	6y 0m
Amount delinquent:	\$0	Total credit lines:	16	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$8,845	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	48%		
		Homeownership:	Yes		
Screen name:	first-bill-rotation	Borrower's state:	Florida	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

OTHER

Purpose of loan:

This loan will be used to solve an emergency cash

My financial situation:

I am a good candidate for this loan because. I am a responsible person and never been behind on my payments.

Monthly net income: \$ 3500

Monthly expenses: \$ 1975

Housing: \$870 (\$1741/2 owners)

Insurance: \$0 deducted in payroll

Car expenses: \$0 deducted in payroll

Utilities: \$ 130 (\$260/2)

Phone, cable, internet: \$ 75 (\$150/2)

Food, entertainment: \$400 (\$800/2)

Clothing, household expenses: \$0

Credit cards and other loans: \$400

Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698128

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,500.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,500	Estimated loss*:	7.24%		
Term:	36 months				

Lender yield:	17.99%	Borrower rate/APR:	18.99% / 22.71%	Monthly payment:	\$238.23
Lender servicing fee:	1.00%	Effective Yield*:	16.79%		
		Estimated return*:	9.55%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Jun-1995	Debt/Income ratio:	17%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	5 / 5	Length of status:	4y 4m
Amount delinquent:	\$1,628	Total credit lines:	27	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,431	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	1	Bankcard utilization:	52%		

Homeownership: **Yes**

Screen name: **reward-samaritan78** Borrower's state: **Texas** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

TAXES

Purpose of loan:

This loan will be used to help pay residential taxes and will allow me to obtain a cushion of funds financially and will assist in building my good credit. The delinquent shown on my credit report is over 10 years old. The creditor refuses to stop re-instating through various debt collectors. This was the act of being a wonderful sister and assisting with the purchase of a vehicle for my brother. There should be no current delinquencies.

My financial situation:

I am a good candidate for this loan because I have a good credit rating and I pay my debts.

Monthly net income: \$65k

Monthly expenses:1750.00

Housing:670.00

Insurance:

Car expenses:

Utilities:

Phone, cable, internet:

Food, entertainment:

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698206

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	12.25%		
Term:	36 months				

Lender yield:	25.39%	Borrower rate/APR:	26.39% / 30.29%	Monthly payment:	\$161.99
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Lender servicing fee:	1.00%	Effective Yield*:	23.18%
		Estimated return*:	10.93%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Feb-2006	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Self-employed
Now delinquent:	2	Current / open credit lines:	10 / 9	Length of status:	3y 0m
Amount delinquent:	\$648	Total credit lines:	21	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	1	Bankcard utilization:	0%		
		Homeownership:	Yes		

Screen name: **exchange-pipeline3** Borrower's state: **WestVirginia** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

HOME IMPROVEMENT

Purpose of loan:

To upgrade the outside of our home. We will be building a patio and privacy fence.

My financial situation:

I am a good candidate for this loan because I have for the past two years been contracted with my current company and we are in contract for many more years to come. I set aside extra money to save every month so this payment amount would work perfect for my budget and allow me still to save every month. With this loan I would not have to use credit cards or dip into savings, which is what I prefer not to do.

Monthly net income: \$2800.00

Monthly expenses: \$800.00

Housing: \$485.00
 Insurance: \$50.00
 Car expenses: \$0.00
 Utilities: \$100.00
 Phone, cable, internet: \$45.00

Food, entertainment: \$
 Clothing, household expenses: \$
 Credit cards and other loans: \$0
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698308

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,001.00	Prosper Rating:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,001	Estimated loss*:	1.24%		
Term:	36 months				

Lender yield:	6.89%	Borrower rate/APR:	7.89% / 9.23%	Monthly payment:	\$62.60
Lender servicing fee:	1.00%	Effective Yield*:	6.78%		
		Estimated return*:	5.54%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	10	First credit line:	Jul-2003	Debt/Income ratio:	7%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	4y 5m
Amount delinquent:	\$0	Total credit lines:	38	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,677	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	8%		
		Homeownership:	Yes		
Screen name:	dime-circuitry	Borrower's state:	Texas	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 3
Principal borrowed:	\$14,500.00
Principal balance:	\$5,996.33
Total payments billed:	30

Payment history

On-time:	30 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

760-779 (Latest)
 760-779 (Apr-2012)
 800-819 (Sep-2011)
 740-759 (Oct-2010)
 740-759 (Mar-2010)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...pay off my Debt at a higher interest rate and help me consolidate my Debt

My financial situation:

I am a good candidate for this loan because...I have an excellent track record with prosper having completely paid off 2 loans in the past.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 698314

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,500.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,550	Estimated loss*:	9.75%		
Term:	36 months				

Lender yield:	21.72%	Borrower rate/APR:	22.72% / 26.53%	Monthly payment:	\$250.67
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Lender servicing fee: **1.00%** Effective Yield*: **20.00%**
Estimated return*: **10.25%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Aug-1986	Debt/Income ratio:	36%
Credit score:	680-699 (Dec-2012)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	9 / 8	Length of status:	3y 5m
Amount delinquent:	\$0	Total credit lines:	43	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,628	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	95%		
		Homeownership:	Yes		
Screen name:	value-symphony0	Borrower's state:	Tennessee	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

HOME IMPROVEMENT

Purpose of loan:
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income:
Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.
